



CNA / HARDY

Wholesale Durable Goods

Specialist Insurance Solutions

At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

70+

CNA offices across the USA, Canada & Europe

200+

Countries and territories covered

1m+

Businesses and professionals insured worldwide

125+

Years in business

CNA Financial Corporation Financial Strength Ratings

A.M. Best:

A
(Excellent) with stable outlook

Moody's:

A2
with stable outlook

Standard & Poor's:

A+
(Strong) with stable outlook

Fitch:

A+
with stable outlook

Our winning client proposition

Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.

Cover Designed for Wholesale Durable Goods

Wholesale Durable Goods business is our specialism and an essential part of our offering.

We help our clients navigate their challenging and rapidly-evolving risk landscape by improving their resiliency, safety and profitability through advice on loss prevention, risk control, IOSH training, health & safety strategies and a risk management improvement fund.

Our Policyholders:

£10k

Minimum premium

Capacity Limits:

\$150m

Property

£20m

EL / PL & Products Liability

Durable Goods Wholesalers choose us:



Specialist coverages

We include coverages specific to Wholesale Durable Goods such as employee fidelity, recall expenses and media management crisis costs.



Our People

Our dedicated underwriters, first-class product development and legal teams have the knowledge and flexibility to accommodate complex requirements.



Multinational Solutions

We write across over 165+ countries and territories worldwide through local partnerships and our network of 77 dedicated offices across the USA, Canada and Europe.



Risk Control

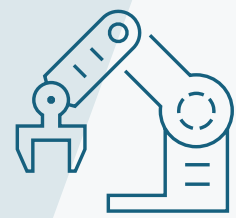
Highly technical advice from a team with real-world industrial experience underpins our underwriting decisions and builds valuable partnerships with our clients.



Value Added Services

- ✓ Our clients can receive a free IOSH Managing Safely course, providing training and instruction to managers and supervisors on applying management principles to Health & Safety in the workplace.
- ✓ Rehabilitation services to support employees returning to work, and a pre-claim intervention service.
- ✓ 24/7 legal advice helpline for guidance and support.
- ✓ Suite of post-breach cyber services and emergency response to support the in-built First and Third party cyber cover.

Appetite



Engineering and machinery

Suppliers of engineered products and machinery used in industry including:

- ✓ Precision engineered products, industrial engines and equipment
- ✓ Production line and packaging machinery.



Minerals, ceramics, brick, glass and stone

Suppliers of table ware, glass products including:

- ✓ Packaging (jars for food, bottles and drinks)
- ✓ Tableware (drinking glasses, plate, cups and bowls)
- ✓ Household and buildings (window facades, conservatory, insulation etc.)



Plastic goods

Suppliers of household and commercial plastic products including:

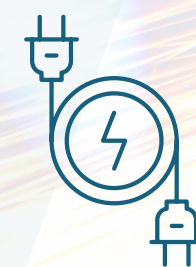
- ✓ UPVC doors and windows
- ✓ Injection moulding, extrusion, compounding, calendaring, thermo formed products
- ✓ Packing and sealing products
- ✓ Plastic film and sheets
- ✓ Laminated cut plastic products.



Electrical and office equipment and appliances

Suppliers of electric motors, electrical household appliances, communication equipment including:

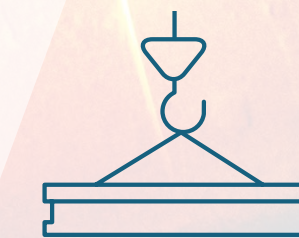
- ✓ Generators, transformers, switches and relays, power distribution equipment, electric wiring equipment.



Heating, air conditioning and contractors equipment

Suppliers of equipment used in the contracting industry including:

- ✓ Powered equipment
- ✓ Construction equipment
- ✓ Equipment used to heat and cool.



Metals

- ✓ Suppliers of primary metals

What do we cover?

Distributed through a select panel of brokers with Wholesale Durable Goods sector expertise, our broad cover is tailored to the unique needs of each business and includes specialist coverages.

- Property Damage
 - Business Interruption
 - Employers Liability
 - Public Liability
 - Directors’ and Officers’
 - First Party Cyber cover
- Third Party Cyber Liability
 - Media Management Crisis Costs
 - Product Recall
 - Legal Expenses
 - Money
 - Goods in Transit
- Cancellation of Event
 - Abduction and Extortion
 - Employee Fidelity
 - Computer Breakdown
 - Confiscation and Deprivation

Potential Gaps in Non CNA Wordings versus CNA Wholesale Durable Goods

	Potential Coverage Gaps and Restrictions in non CNA Wordings	CNA Wholesale Durable Goods
Media Management Crisis Costs	✗	✓
First Party Product Recall Expenses	✗	✓
First & Third Party Cyber	✗	✓



Policy Benefits

✓ Media Management Crisis Costs

“

Our reputation is our greatest asset, which is why we chose CNA Hardy. Their wraparound Crisis Costs section means we have the peace of mind that, should our reputation be threatened by adverse media coverage following a loss event, we have a dedicated PR fund to help us mitigate reputational risk.

”

Policy Benefits

✓ First Party Product Recall Expenses

“

No one wants to experience the reputational hit and expense of recalling products from the market due to defects. Whilst stand-alone covers exist in the market, this is often expensive and far beyond our requirements. Knowing we had recall expense cover built in to our policy with CNA Hardy as standard means this is one thing we don't have to worry about.

”

Policy Benefits

✓ First & Third Party Cyber

“

Cyber attacks are a big risk facing businesses today so finding cover can be difficult and costly. It's such a relief that our policy with CNA Hardy includes cyber cover as standard. We're covered for both first party and third party cyber liability and we even have access to a 24/7 data breach response service to help us manage, investigate, resolve and recover from a data security breach.

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First Party

Damage to IT networks as well as resultant business interruption and extra expense claims costs as a result of:

- ✓ Unauthorised access
- ✓ Computer virus
- ✓ Denial of service attack
- ✓ Accidental operational error

Third Party

Liability protection includes:

- ✓ Cyber media liability
- ✓ Privacy liability
- ✓ Cyber security liability
- ✓ Notification expenses



Industries
Construction
Financial Institutions
Healthcare
Life Science
Manufacturing
Natural Resources
Professional Services
Technology
Wholesale Durable Goods

Products
Casualty
Management Liability
Marine
Package
Professional Indemnity
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs
cnahardy.com/contacts/underwriting-contacts

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